It's Time for The Twin-Swarm Movement

Our democracy is broken and our economy is collapsing into moral exhaustion, and both are symptoms of the same disease: *The hyper-concentration of power*.

A handful of politicians – *literally* – decide the fate of hundreds of millions, and a handful of billionaires – again, *literally* – decide what gets built, who gets employed and who gets discarded. The rest of us are told to choose between them every few years or every few paychecks.

If we want a society that truly belongs to its people, we must launch two parallel radical revolutions: A move from broken representation to *swarm democracy*, and one from degenerative market dis-order to self-sustaining *swarm capitalism*.

Representative democracy was a brilliant invention for an era of quills and couriers. It was designed for a time when people could not easily gather, deliberate, or make their voices heard. But in an age of real-time communication and instantaneous feedback, the representative model has become less a conduit than a choke point. Ordinary citizens have strong, clear opinions on major questions, yet those opinions rarely translate into policy.

Consider healthcare. <u>A Pew Research Center poll</u> found that about 65 percent of Americans believe the federal government has a responsibility to make sure everyone has health coverage. <u>Another national survey</u> found nearly 91 percent of voters support a larger government role in reducing healthcare costs. And yet, Congress remains paralyzed, protecting the interests of the same insurance companies that <u>69 percent of Americans say</u> have *too much influence* over health policy.

On education, some 65% of Americans think the federal government spends too little on education programs — but that consensus has not stopped

decades of underinvestment, with now the Department of Education's staffing <u>slashed almost by half</u> since the start of the current US administration.

And on the economy, <u>a Quinnipiac University poll</u> from April 2025 found that 72% of voters thought tariffs would hurt the U.S. economy in the short term, and 53% believed they would cause long-term harm.

Clearly, what we have is clearly not a functioning democracy. What we have is a ritualized illusion of choice. Our so-called representatives are embedded in a system of campaign financing and lobbying that filters public will through the narrow interests of those who pay the bills. The result is a government that responds efficiently to capital and sluggishly, if at all, to citizens. The democratic machine is jammed not by apathy but by design.

At the same time, capitalism, once justified as the most dynamic and innovative way to organize production, has ossified into a system of extreme concentration. And the numbers tell a stark story. The top one percent of Americans now own about 31 percent of all wealth, while the bottom half share is less than 3 percent. Billionaires added roughly 70 percent to their collective fortunes during the pandemic years, while wages for the majority barely kept pace with inflation. What we call "the market" is increasingly the private, high-walled playground of a few mega-investors and tech oligarchs.

This concentration is not just unequal, it is dangerous.

A single billionaire can now shape entire sectors of the economy or even public discourse — deciding, on a whim, to buy a social-media platform, set the direction of electric vehicles, or colonize space. These decisions affect millions, yet they are made from insulated boardrooms, far from democratic accountability. Concentrated capital, like concentrated political power, tends toward ruthlessness: people become cost centers to be optimized, not lives to be dignified.

Swarm democracy and swarm capitalism are the needed antidotes — not metaphors, but blueprints for systems where power and wealth are generated by the many and responsive to the many.

Swarm democracy recognizes that the collective intelligence of the crowd, properly structured, can make decisions as wise as — and often wiser than — elites. It does not abolish leadership or expertise, but it places them within a distributed network of feedback and deliberation. Imagine a system where citizens participate continuously, through secure digital platforms, in shaping policies that directly affect them; where representatives become facilitators of consensus rather than gatekeepers of power. Such a democracy would move slower than the autocrat's decree, but it would move with more legitimacy, more knowledge, and far less corruption.

Swarm capitalism extends the same principle to the economy. Instead of wealth creation financed by the already wealthy, it would be financed by pooled public capital — small contributions aggregated through community investment funds, cooperative ventures, or decentralized finance platforms. The enterprises born from these funds would not serve absentee shareholders but their own communities. Profits would circulate, not extract. Risk and reward would be shared across the swarm.

As we complete the first quarter of the first century of our third millenium, the proposition of moving away from hyper concentrated capitalism and towards a far more decentralized and distributed one should no longer be dismissed as an unrealistic pipe dream.

Worker cooperatives already exist and outperform traditional firms in resilience. Community development financial institutions already lend to small businesses that large banks ignore. Digital technologies make collective decision-making at scale possible for the first time in history. What remains is the moral courage to design these mechanisms not as side projects, but as the core infrastructure of the next economy.

Both democracy and capitalism began as experiments in human freedom. Both have calcified into hierarchies that serve the infinitesimal few. The

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future will belong either to new forms of unsustainable concentration — algorithmic, corporate, autocratic — or to new forms of collective agency. The choice is stark, but the path is clear.